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OFFICIAL PATENT

109.0007
85CM-00130

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Arehart
Serial No.: 09/748,934
Filed: December 27, 2000
For: SYSTEMS AND METHODS FOR OPTIMIZING USE OF MORTGAGE
INSURANCE BASED UPON PROJECTION OF FUTURE HOME EQUITY
Group: 3628
Examiner: Graham, Clement B.

Durham, North Carolina
April 9, 2004

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATION OF FACSIMILE TRANSMISSION

Sirs:

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office, Fax. No. 703-872-9326 on the date set forth below

1. Amendment Transmittal (2 pages, in duplicate)
2. Request for Reconsideration (16 pages)

Karen S. Flynn

Printed name of person signing


Signature

Date: April 9, 2004

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Applicant: Archart
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Alexandria, VA 22313-1450

Amendment Transmittal

Sir:

1. Transmitted herewith is a Request for Reconsideration for the above-identified application, responsive to an Office Action dated December 10, 2003.

FEE FOR CLAIMS AS AMENDED

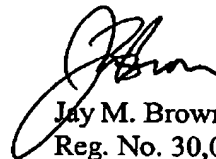
2. ☒ No additional fee is required.
☐ The additional fee has been calculated as shown below:

CLAIMS AS AMENDED

	Claims Remaining After Amendment		Highest No. Previously Paid For	Present Extra	Rate		Additional Fee
Total Claims	24	-	24	0	x \$18.00	=	0.00
Independent Claims	4	-	4	0	x \$86.00	=	0.00
Multiple Dependent Claims	0	-	0	0	x \$290.00	=	0.00
TOTAL							\$0.00

3. [X] Charge the fee of \$110.00 for a 1 month extension of time to Law Offices of Peter H. Priest **Deposit Account No. 50-1058**. A DUPLICATE COPY OF THIS SHEET IS ATTACHED. This letter petitions for a 1 month extension of time to respond.
4. [X] The Commissioner is hereby authorized to charge any additional fees which may be required for this amendment, including any fee for extension of time or credit any overpayment to Law Offices of Peter H. Priest **Deposit Account No. 50-1058**. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,



Jay M. Brown
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(919) 806-1600